

## Old Age, Disability, Death

First law: 1970 (provident fund).  
Current law: 1978 (National Insurance Act).  
Type of program: Social insurance system.  
**Exchange rate:** U.S.\$1.00 equals 2.70 East Caribbean (E.C.) dollars.

### Coverage

Employed persons or apprentices between ages 16-65.  
Exclusions: Civil servants.

### Source of Funds

**Insured person:** 5% of earnings.  
**Employer:** 5% of payroll.  
**Government:** None.  
Maximum earnings for contribution purposes: E.C.\$36,000 per year.

### Qualifying Conditions

**Old-age pension:** Age 60 and 10 years' contributions; retirement necessary. Old-age grant: Age 60, lacking sufficient contributions for old-age pension.  
**Disability pension:** Under pensionable age, minimum 5 years of contributions.  
Disability grant: Disabled, under 5 years of contributions.  
**Survivor pension:** Fully insured or pensioner at death, widow over 55 or caring for dependent children (For widow under 55, 1 year's pension if no dependent children).  
Survivor grant: Widow of worker not fully insured.

### Old-Age Benefits

**Old-age pension:** 40% of average covered earnings in highest 3 of last 10 years, plus 0.1% of average covered earnings for each month of contribution over 120.  
Old-age grant: Refund of contributions with interest, plus 7.5% of average covered earnings for each year of contribution.

### Permanent Disability Benefits

**Disability pension:** 40% of average covered earnings in highest 3 of last 10 years. Payable after sickness benefit exhausted.  
Disability grant: Lump sum refund of all contributions.

### Survivor Benefits

**Survivor pension:** 75% of old-age or disability benefit paid or payable to insured, payable to widow aged 55 (under age 55 if disabled or caring for minor children; without children, 1 year's benefits) or dependent widower.  
Orphans: 25% of insured's pension (50% if full orphan), payable to dependent child under age 16 (18 if full time student).  
Maximum benefit: 100% of pension of insured.  
Funeral grant: Expenses up to E.C.\$1,500.

### Administrative Organization

Prime Minister's Office, general supervision.  
National Insurance Board, administration of program.

## Sickness and Maternity

First and current law: 1978.  
Type of program: Social insurance system. Cash benefits only.

### Coverage

Same as for old age, disability, death.

### Source of Funds

**Insured person:** See pension contribution above.  
**Employer:** Same.  
**Government:** Same.  
Maximum earnings for contribution purposes: E.C.\$36,000 per year.

### Qualifying Conditions

**Cash sickness benefits:** Engaged in covered employment on day prior to illness, 6 months contribution to program including 2 of last 4 months preceding illness.  
**Cash maternity benefits:** 7 months' contribution in 10 months immediately preceding claim.  
Maternity grant: Payable to women whose husbands have contributed at least 7 months and to women receiving cash maternity benefits.

### Sickness and Maternity Benefits

**Sickness benefit:** 65% of average salary in last 2 months.  
Payable after 3-day waiting period for up to 26 weeks.  
**Maternity benefit:** 65% of average salary in last 7 months.  
Payable for 3 months beginning 1 month before the month of confinement.  
Maternity grant: E.C.\$450, plus E.C.\$30 towards medical costs.

### Workers' Medical Benefits

**Medical benefits:** Enabling legislation exists. Specifics to be prescribed by future regulations.

### Administrative Organization

Prime Minister's Office, general supervision.  
National Insurance Board, administration of program.

## Work Injury

First law: 1964 (employer liability).  
Current law: 1978 (social insurance).  
Type of program: Social insurance system.

### Coverage

Same as for Old Age, Disability, Death.

### Source of Funds

**Insured person:** See pension contribution, above.  
**Employer:** Same.  
**Government:** Same.  
Maximum earnings for contribution purposes: E.C.\$36,000 per year.

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### **Qualifying Conditions**

**Work-injury benefits:** No minimum qualifying period.

### **Temporary Disability Benefits**

**Temporary disability benefit:** 65% of wages.

Payable from day of injury until recovery, for up to 52 weeks.

Covers all medical expenses.

### **Permanent Disability Benefits**

**Permanent disability benefit:** 65% of covered earnings. Prorated if under 100 percent disabled.

### **Workers' Medical Benefits**

**Medical benefits:** All medical expenses, including specialist care abroad if necessary.

### **Survivor Benefits**

**Survivor benefit:** To be prescribed by future regulations.

Funeral grant: Expenses up to E.C.\$1,500.

### **Administrative Organization**

Prime Minister's Office, general supervision.

National Insurance Board, administration of program.

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